

SUBSTITUTE FORM (RF-3)

SUMMARY SHEET

Auto-Owners Insurance Company

Change in rate level produced by rate revisions effective December 9, 2009.

	(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)¹</u>	(3) <u>Percentage Change²</u>
12.	<u>Homeowners</u>	\$22,895,201 (est.)	<u>+7.8% (est.)</u>

This filing applies to Homeowners policies in all territories in the State of Illinois.

The following is a description of all changes affecting rates with this filing:

We are introducing an option for 10% of Coverage A limit for Ordinance or Law Coverage in the Auto-Owners Standard program, a Personal Property Replacement Cost Exclusion Discount, a Fortified Home Discount, and a Roof Replacement Cost Surcharge. We are modifying Farm Personal Property, Farm Outbuilding, Other Structures, Loss Assessment Coverage, Water Back-Up Increased Limits, Incidental Farm Liability, Earthquake Rates, Earthquake Algorithm, Paid Loss Surcharge, Incidental Business Rates, Location Minimums, Coverage E Increased Limits Rates, Territory Relativities and Definitions, Eligibility, Deductible Relativities, Transition Adjustment, Plus Endorsements, Rebasing Amount of Insurance for Form 6, and Base Rates.

¹ Adjusted to reflect all prior rate changes.

² Change in premium level which will result from application of new rates.

Dan Keefe, Assistant Manager – Personal Property Actuarial

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective: 03/08/2010

(1)	(2)	(3)
Coverage	Annual Premium Volume (Illinois)*	Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$5,346,625	0.0%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Worker's Compensation		
16. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: _____
All Territories

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
With this filing we are revising the rates and rules for Sump Pump Failure/Back Up of Sewer or Drain,
Endorsements 45 and 47.

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which
will result from application of new rates.

COUNTRY Casualty Insurance Company

Name of Company

Richard A. Smith

Richard A. Smith

Chief Property/Casualty Actuary

Official and Title

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective:

03/08/2010

(1)	(2)	(3)
Coverage	Annual Premium Volume (Illinois)*	Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$203,633,187	0.0%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Worker's Compensation		
16. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

All Territories

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
With this filing we are revising the rates and rules for Sump Pump Failure/Back Up of Sewer or Drain,
Endorsements 45 and 47.

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which
will result from application of new rates.

COUNTRY Mutual Insurance Company

Name of Company



Richard A. Smith

Chief Property/Casualty Actuary

Official and Title

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective

05/30/2010

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$614,554	0.0%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

Base rate change applies to all territories and all classes. Tier assignment change applies to insureds with 25+ and 10+ years of Enterprise Tenure.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Adjusted base rates for Owners and Unit-Owners forms and adjusted rate for Increased Dwelling coverage for Unit-Owners forms to offset the effects of the change in tier assignment.

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will result from application of new rates.

Garrison Property And Casualty
Insurance Company
Name of Company

Michael Foley -- Insurance
Compliance
Official - Title

H29219D

Section 754.EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision
effective 04/16/2010.

	(1)	(2)	(3)
	Coverage	Annual Premium Volume (Illinois) *	Percent Change (+or-) **
1.	Automobile Liability Private Passenger		
	Commercial		
2.	Automobile Physical Damag Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners	3,838,511	+5.1%
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Life of Insurance		

Does filing only apply to certain territory (territories) or certain
Classes? If so,
specify: All territories

Brief description of filing. (If filing follows rates of an advisory
Organization, specify
organization):

This is a rate filing with changes to territory definitions
and factors. With this rate change we will be implementing subzone factors, a longevity discount,
deductible factors that vary by the amount of coverage A and insurance score rating factors.

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new
rates.

IDS Property Casualty Insurance Company

Name of Company

Scott Landrie Pricing Specialist

Official – Title

SUBSTITUTE FORM (RF-3)

SUMMARY SHEET

Owners Insurance Company

Change in rate level produced by rate revisions effective December 9, 2009.

(1)	(2)	(3)
<u>Coverage</u>	<u>Annual Premium Volume (Illinois)¹</u>	<u>Percentage Change²</u>
12. Homeowners	\$12,329,850 (est.)	+9.0% (est.)

This filing applies to Homeowners policies in all territories in the State of Illinois.

The following is a description of all changes affecting rates with this filing:

We are introducing an option for 10% of Coverage A limit for Ordinance or Law Coverage in the Auto-Owners Standard program, a Personal Property Replacement Cost Exclusion Discount, a Fortified Home Discount, and a Roof Replacement Cost Surcharge. We are modifying Farm Personal Property, Farm Outbuilding, Other Structures, Loss Assessment Coverage, Water Back-Up Increased Limits, Incidental Farm Liability, Earthquake Rates, Earthquake Algorithm, Paid Loss Surcharge, Home/Auto Multi-Policy Discount, Mature Discount, Incidental Business Rates, Location Minimums, Coverage E Increased Limits Rates, Territory Relativities and Definitions, Eligibility, Deductible Relativities, Rebase Amount of Insurance for Form 6, Transition Adjustment, Plus Endorsements, and Base Rates.

¹ Adjusted to reflect all prior rate changes.

² Change in premium level which will result from application of new rates.

Dan Keefe, Assistant Manager – Personal Property Actuarial

SUMMARY SHEET

Change in Company's premium or rate level produced by rate
Revision effective 02/01/2010 New Business and 03/01/2010 Renewals.

(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$1,854,753	+7.2%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other Businessowners _____		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:
No.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Revised rules and rates for Homeowners Program . Includes revised territory base rates, revised tier factors and revised Coverage A relativities for Select ACV and Select MLS.

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will
result from application of new rates.

Rockford Mutual Insurance Company

Name of Company

James D. Robbins,

Manager of commercial Research and
Development

Official - Title

SUMMARY SHEETChange in Company's premium or rate level produced by rate revision effective February 6, 2010

	(2) Annual Premium Volume (Illinois)	(3) Percent Change (+ or -)
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	11,175,315	+15.8%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

We are changing our base rates and water sewer backup premiums.Sentinel Insurance Company, LTD.

Name of Company

Beth Stelzner - Actuarial Assistant

Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective

05/30/2010

(1)	(2)	(3)
Coverage	Annual Premium Volume (Illinois)*	Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$23,065,499	0.0%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

Base rate change applies to all territories and all classes. Tier assignment change applies to insureds with 25+ and 10+ years of Enterprise Tenure

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Adjusted base rates for Owners and Unit-Owners forms and adjusted rate for Increased Dwelling coverage for Unit-Owners forms to offset the effects of the change in tier assignment.

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will result from application of new rates.

United Services Automobile
Association

Name of Company

Michael Foley – AVP Insurance
Compliance

Official - Title

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective

05/30/2010

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$16,449,887	0.0%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

Base rate change applies to all territories and all classes. Tier assignment change applies to insureds with 25+ and 10+ years of Enterprise Tenure

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Adjusted base rates for Owners and Unit-Owners forms and adjusted rates for Increased Dwelling coverage for Unit-Owners forms to offset the effects of the change in tier assignment.

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will result from application of new rates.

USAA Casualty Insurance Company
 Name of Company

Michael Foley – AVP Insurance
Compliance

Official - Title

H29219D

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective

05/30/2010

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$242,353	0.0%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

Base rate change applies to all territories and all classes. Tier assignment change applies to insureds with 25+ and 10+ years of Enterprise Tenure.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Adjusted base rates for Owners and Unit-Owners forms and adjusted rate for Increased Dwelling coverage for Unit-Owners forms to offset the effects of the change in tier assignment.

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will result from application of new rates.

USAA General Indemnity
Company

Name of Company

Michael Foley – AVP Insurance
Compliance

Official - Title

H29219D